

Information to identify the case:

Debtor 1	<u>Eugene Robert Boyles</u>	Social Security number or ITIN	xxx-xx-6702
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Ida Louise Boyles</u>	Social Security number or ITIN	xxx-xx-3962
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Western District of Virginia			
Case number: 15-62078			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Eugene Robert Boyles

Ida Louise Boyles

11/18/20

By the court: Rebecca B. Connelly
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Western District of Virginia

In re:
Eugene Robert Boyles
Ida Louise Boyles
Debtor(s)

Case No. 15-62078-rbc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0423-6
Date Rcvd: Nov 18, 2020

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Eugene Robert Boyles, Ida Louise Boyles, 1760 Anderson Hwy, Cumberland, VA 23040-2524
cr	+ BANK OF AMERICA, N.A., c/o BWW Law Group, LLC, 8100 Three Chopt Road, Suite 240, Richmond, VA 23229-4833
4195357	Appomattox County General District Court, PO Box 187, Appomattox, VA 24522-0187
4198779	+ BWW Law Group, LLC, 8100 Three Chopt Rd., Suite 240, Richmond, VA 23229, (23229-4833
4195359	Best Buy/ Capital One, PO Box 6204, Sioux Falls, SD 57117-6204
4562609	+ CARRINGTON MORTGAGE SERVICES, LLC, c/o PROBER & RAPHAEL, A LAW CORPORATION, 20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207
4867018	+ CARRINGTON MORTGAGE SERVICES, LLC, c/o Shapiro & Brown, LLP, 501 Independence Parkway, Suite 203, Chesapeake, Virginia 23320-5174
4195360	+ Call Federal Credit Union, 4605 Commerce Rd, Richmond, VA 23234-2233
4195363	+ Cmg Southside Emergency Services, C/O Creditors Collection Service, PO Box 1022, Wixom, WI 48393-1022
4195364	+ Coulter, Dove & Harris, KPC, 7900 Sudley Rd, Ste. 608, Manassas, VA 20109-2806
4195366	+ Cumberland County General District Court, PO Box 24, Cumberland, VA 23040-0024
4195372	+ Eos Cca, Po Box 981025, Boston, MA 02298-1025
4195373	Farmers Bank Of Appomattox, PO Box 216, Appomattox, VA 24522-0216
4195375	+ Fredericksburg Cr Bur, 10506 Wakeman Dr, Fredericksburg, VA 22407-8040
4195379	+ James River OBGYN, 7101 Jahnke Rd, Ste. 280, Richmond, VA 23225-4017
4195381	+ L.O. Pfeiffer Jr., Treasurer, Cumberland County, PO Box 28, Cumberland, VA 23040-0028
4224262	+ Midland Credit Management, Inc. as agent for, Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
4195385	Prince Edward County, General District Court, 111 South St, Farmville, VA 23901
4195386	+ Radiology/ Richmond, 10506 Wakeman Dr, Fredericksburg, VA 22407-8040
4195387	+ Sedona Summit Resort Owners Association, 10600 West Charleston Blvd, Las Vegas, NV 89135-1014
4257209	+ Treasurer of Cumberland County, P.O. Box 28, Cumberland, VA 23040-0028
4195390	+ Virginia Emergency Physicians, Po Box 981025, Boston, MA 02298-1025
4195371	+ dsgr/ Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4195358	EDI: BANKAMER.COM	Nov 19 2020 02:43:00	Bank Of America, Attn Bankruptcy Department, PO Box 982235, El Paso, TX 79998-2235
4235312	EDI: BANKAMER.COM	Nov 19 2020 02:43:00	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
4195362	+ Email/Text: collect@ccsroanoke.com	Nov 18 2020 22:11:00	CMG Farmville, C/O Creditors Collection Service, PO Box 21504, Roanoke, VA 24018-0152
4195361	EDI: CAPITALONE.COM	Nov 19 2020 02:43:00	Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285
4204282	EDI: CAPITALONE.COM	Nov 19 2020 02:43:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4559693	+ Email/Text: BKBCNMAIL@carringtonms.com	Nov 18 2020 22:10:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
4195365	Email/Text: collect@ccsroanoke.com		

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		Nov 18 2020 22:11:00	Creditors Collection Service, PO Box 21504, Roanoke, VA 24018-0152
4195367	Email/PDF: DellBKNotifications@resurgent.com	Nov 18 2020 23:34:55	Dell Financial Services, C/O DFS Customare Care Dept, PO Box 81577, Austin, TX 78708
4195368	+ EDI: RMSC.COM	Nov 19 2020 02:43:00	Dick's Sporting Goods/ Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005
4195369	+ EDI: RMSC.COM	Nov 19 2020 02:43:00	Discount Tire/ Synchrony Bank, Po Box 965036, Orlando, FL 32896-5036
4195370	+ Email/Text: colleen.atkinson@rmscollect.com	Nov 18 2020 22:11:00	Dominion Behavioral Healthcare, C/O Receivables Management Systems, PO Box 8630, Richmond, VA 23226-0630
4195374	EDI: BLUESTEM	Nov 19 2020 02:43:00	Fingerhut/ Web Bank, PO Box 1250, St Cloud, MN 56395-1250
4195376	Email/Text: specialhandling@glasserlaw.com	Nov 18 2020 22:10:00	Glasser And Glasser, PLC, PO Box 3400, Norfolk, VA 23514-3400
4210748	+ EDI: HY11.COM	Nov 19 2020 02:43:00	Hyundai Capital America DBA, Hyundai Motor Finance, PO Box 20809, Fountain Valley, CA 92728-0809
4195377	+ EDI: HY11.COM	Nov 19 2020 02:43:00	Hyundai Finance, Attn: Bankruptcy, Pob 20809, Fountain Valley, CA 92728-0809
4195378	EDI: IRS.COM	Nov 19 2020 02:43:00	Internal Revenue Service, Insolvency Unit, 400 N 8th St No. 76, Richmond, VA 23219
4195380	Email/Text: PBNCNotifications@peritussservices.com	Nov 18 2020 22:10:00	Kohls/ Capital One, Attn: Bankruptcy Department, PO Box 3043, Milwaukee, WI 53201-3043
4195382	+ EDI: WFNNB.COM	Nov 19 2020 02:43:00	Lane Bryant/ Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
4195383	EDI: RMSC.COM	Nov 19 2020 02:43:00	Lowes/ Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005
4195384	+ Email/Text: electronicbkydocs@nelnet.net	Nov 18 2020 22:11:00	Nelnet/ Dept Of Education, 121 S 13th St, Lincoln, NE 68508-1922
4223845	EDI: PRA.COM	Nov 19 2020 02:43:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
4198398	EDI: Q3G.COM	Nov 19 2020 02:43:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
4195644	EDI: RECOVERYCORP.COM	Nov 19 2020 02:43:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4201373	EDI: AGFINANCE.COM	Nov 19 2020 02:43:00	Springleaf Financial Services, P.O. Box 3251, Evansville, IN. 47731-3251
4195388	EDI: AGFINANCE.COM	Nov 19 2020 02:43:00	Springleaf Financial Services Of America, Drew Fitzgerald, Branch Manager, 105 Clarion Rd Ste K, Altavista, VA 24517-1168
4198576	+ Email/Text: electronicbkydocs@nelnet.net	Nov 18 2020 22:11:00	U.S. Department of Education, C/O Nelnet, 3015 South Parker Road, Suite 400, Aurora, CO 80014-2904
4195389	Email/Text: bkr@taxva.com	Nov 18 2020 22:11:00	Virginia Department Of Taxation, Legal Unit, PO Box 2156, Richmond, VA 23218-2156

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0423-6

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Recip ID	Bypass Reason	Name and Address
cr	*+	Bank of America, N.A., c/o BWW Law Group, LLC, 8100 Three Chopt Road, Suite 240, Richmond, VA 23229-4833
cr	*+	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
cr	*	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2020 at the address(es) listed below:

Name	Email Address
Andrew Todd Rich	on behalf of Creditor Bank of America N.A. bkvaecfupdates@bww-law.com
Herbert L Beskin(82)	hbeskin@cvillech13.net bss@cvillech13.net
Jason Michael Floyd	on behalf of Creditor BANK OF AMERICA N.A. bkvaecfupdates@bww-law.com, Jason.floyd@bww-law.com
Margaret C. Valois	on behalf of Joint Debtor Ida Louise Boyles mv@vbclegal.com paralegal@vbclegal.com;dfarish@vbclegal.com;mv@vbclegal.com;kthomas@vbclegal.com;paralegalvbc@gmail.com
Margaret C. Valois	on behalf of Debtor Eugene Robert Boyles mv@vbclegal.com paralegal@vbclegal.com;dfarish@vbclegal.com;mv@vbclegal.com;kthomas@vbclegal.com;paralegalvbc@gmail.com
Nicole Lynnette McKenzie	on behalf of Creditor Carrington Mortgage Services LLC attorneynicolemckenzie@gmail.com
USTrustee	USTPRegion04.RN.ECF@usdoj.gov

TOTAL: 7